

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims

1. (Canceled)

2. (Currently amended) A method for a card issuer to allow sale of merchandise to a customer using a merchandise card, comprising:

using a remote terminal to activate and issue the merchandise card to a customer with an individual account identifier;

allowing said customer to use the merchandise card to enter a cash value into a remote terminal to purchase a percentage of a merchant's inventory using a proxy method, wherein the proxy method comprises a purchase of proxy merchandise that is exchangeable for other merchandise from the merchant's inventory, and wherein a merchandise account associated with the account identifier is credited with the percentage of the merchant's inventory;

calculating and reporting the average historical costs associated with the sale of the merchant's inventory; and

at the time of ~~debiting from~~ crediting ~~[[a]]~~ the merchandise account, making said purchased proxy merchandise ~~[[is]]~~ available for exchange for other merchandise from the merchant's inventory.

3. (Currently amended) A method for performing a purchase transaction, the method comprising:

activating an account associated with a customer, the account having a unique account identifier;

accepting a cash value at a purchasing station, ~~wherein the account is debited based on the cash value;~~

selling a percentage of inventory, wherein the percentage is based on the cash value and wherein the percentage of inventory comprises proxy merchandise that is exchangeable for other merchandise from the merchant's inventory, and wherein the account is credited the percentage of inventory; and

calculating and reporting average historical costs associated with sales of the inventory.

4. (Previously presented) The method of claim 24 wherein the entity is a merchant.

5. (Previously presented) The method of claim 24 wherein the account is associated with a card and wherein the entity is a card issuer.

6. (Previously presented) The method of claim 3 wherein the account is associated with a card.

7. (Previously presented) The method of claim 3 wherein the purchasing station comprises a point of sale terminal.

8. (Previously presented) The method of claim 3 wherein the purchasing station comprises a cash register.

9. (Previously present ed) The method of claim 3 further comprising exchanging merchandise for at least a portion of the percentage of inventory, wherein the exchanging comprises exchanging at a debiting station and the debiting station comprises a point of sale terminal.

10. (Previously presented) The method of claim 3 further comprising exchanging merchandise for at least a portion of the percentage of inventory, wherein the exchanging comprises exchanging at a debiting station and the debiting station comprises a cash register.

11. (Previously presented) The method of claim 3 wherein the average historical costs are selected from the

group comprised of sales tax, cost of goods, overhead costs, federal taxes, and any combination thereof.

12. (Previously presented) The method of claim 3 further comprising treating the proxy sale as a revenue producing sale, the revenue producing sale generating a net profit equivalent to the difference between the cash value and the average historical costs.

13. (Currently amended) A system for performing a purchase transaction, the system comprising:

an account processor for activating an account associated with a customer, the account having a unique account identifier;

a purchasing station coupled to the account processor for accepting a cash value, ~~for debiting the account based on the cash value,~~ and for selling a percentage of inventory, wherein the percentage is based on the cash value and wherein the percentage of inventory comprises proxy merchandise that is exchangeable for other merchandise from the merchant's inventory, and wherein the account is credited the percentage of inventory; and

a server having a database coupled to the purchasing station and the account processor for calculating

and reporting average historical costs associated with sales of the inventory.

14. (Previously presented) The system of claim 31 wherein the entity is a merchant.

15. (Previously presented) The system of claim 31 wherein the account is associated with a card and wherein the entity is a card issuer.

16. (Previously presented) The system of claim 13 wherein the account is associated with a card.

17. (Previously presented) The system of claim 13 wherein the purchasing station comprises a point of sale terminal.

18. (Previously presented) The system of claim 13 wherein the purchasing station comprises a cash register.

19. (Previously presented) The system of claim 13 further comprising a debiting station coupled to the account processor for processing an exchange of merchandise for at least a portion of the percentage of inventory wherein the debiting station comprises a point of sale terminal.

20. (Previously presented) The system of claim 13 further comprising a debiting station coupled to the account processor for processing an exchange of merchandise for at

least a portion of the percentage of inventory wherein the debiting station comprises a cash register.

21. (Previously presented) The system of claim 13 wherein the average historical costs are selected from the group comprised of sales tax, cost of goods, overhead costs, federal taxes, and any combination thereof.

22. (Previously presented) The system of claim 13 further comprising accounting software and hardware for treating the proxy sale as a revenue producing sale, the revenue producing sale generating a net profit equivalent to the difference between the cash value and the average historical costs.

23. (Previously presented) The method of claim 3 further comprising exchanging merchandise for at least a portion of the percentage of inventory.

24. (Previously presented) The method of claim 3 wherein the account is maintained by an entity and wherein the purchasing station is operated by the entity.

25. (Previously presented) The method of claim 3 wherein the account is maintained by a first entity and wherein the purchasing station is operated by a second entity.

26. (Previously presented) The method of claim 3 further comprising exchanging merchandise for at least a portion of the percentage of inventory, wherein the exchanging comprises exchanging at a debiting station and the debiting station comprises a remote terminal.

27. (Previously presented) The method of claim 3 further comprising exchanging merchandise for at least a portion of the percentage of inventory, wherein the exchanging comprises exchanging at a debiting station and the debiting station comprises an online terminal.

28. (Previously presented) The method of claim 3 wherein the purchasing station comprises a remote terminal.

29. (Previously presented) The method of claim 3 wherein the purchasing station comprises an online terminal.

30. (Previously presented) The system of claim 13 further comprising a debiting station coupled to the account processor for processing an exchange of merchandise for at least a portion of the percentage of inventory.

31. (Previously presented) The system of claim 13 wherein the account is maintained by an entity and wherein the purchasing station is operated by the entity.

32. (Previously presented) The system of claim 13 wherein the account is maintained by a first entity and wherein the purchasing station is operated by a second entity.

33. (Previously presented) The system of claim 13 further comprising a debiting station coupled to the account processor for processing an exchange of merchandise for at least a portion of the percentage of inventory wherein the debiting station comprises a remote terminal.

34. (Previously presented) The system of claim 13 further comprising a debiting station coupled to the account processor for processing an exchange of merchandise for at least a portion of the percentage of inventory wherein the debiting station comprises an online terminal.

35. (Previously presented) The method of claim 13 wherein the purchasing station comprises a remote terminal.

36. (Previously presented) The method of claim 13 wherein the purchasing station comprises an online terminal.